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Senate

The Senate met at 10 a.m. and was called to order by the Honorable KAY R. HAGAN, a Senator from the State of North Carolina.

PRAYER

The Chaplain, Dr. Barry C. Black, offered the following prayer:

Eternal Spirit, our shelter in the time of storm, thank You for the opportunity to serve You and our country. Remind us that You are more interested in our faithfulness than our

Today, empower our lawmakers to be faithful in the small things, thereby qualifying themselves for greater opportunities to serve. Make them worthy stewards of the rich resources You have given our Nation, as they remember the rich legacy of faithful labor that punctuates our history. Guide their thinking so that they will see Your plan and follow Your leading.

And Lord, on this anniversary of the attack on Pearl Harbor, we think of all the veterans of past wars, those currently in harm's way and all who have served in our Nation's military. Thank You for their sacrifices and for the faithfulness of their loved ones.

We pray in Your powerful Name. Amen.

PLEDGE OF ALLEGIANCE

The Honorable KAY R. HAGAN led the Pledge of Allegiance, as follows:

I pledge allegiance to the Flag of the United States of America, and to the Republic for which it stands, one Nation under God, indivisible, with liberty and justice for

APPOINTMENT OF ACTING PRESIDENT PRO TEMPORE

The PRESIDING OFFICER. The clerk will please read a communication to the Senate from the President pro tempore (Mr. BYRD).

The legislative clerk read the following letter:

PRESIDENT PRO TEMPORE, Washington, DC, December 7, 2009. To the Senate:

Under the provisions of rule I, paragraph 3, of the Standing Rules of the Senate, I hereby appoint the Honorable KAY R. HAGAN, a Senator from the State of North Carolina, to perform the duties of the Chair.

ROBERT C. BYRD, President pro tempore.

Mrs. HAGAN thereupon assumed the chair as Acting President pro tempore.

RECOGNITION OF THE MAJORITY LEADER

The ACTING PRESIDENT pro tempore. The majority leader is recognized.

SCHEDULE

Mr. REID. Madam President, following leader remarks, the Senate will resume consideration of the health care legislation. Following those remarks, the first 2 hours will be for debate only, with Senators permitted to speak for up to 10 minutes each. Republicans will control the first 30 minutes and the majority will control the next 30 minutes. The remaining hour will be equally divided between the two leaders or their designees. The Pryor amendment regarding enrollee satisfaction and the Gregg amendment regarding Medicare are pending. In addition, I have been informed by Senator BEN NELSON that he will offer sometime today the abortion amendment, either as the lead sponsor or as a cosponsor. We hope to complete these amendments this afternoon sometime and move on to other matters.

I should inform Members, we will not be in late tonight. There is an event at the White House that a number of Senators will be attending. So we will not be in late tonight, but the rest of the week we probably will be. As I indicated, it appears we certainly have to be in this weekend again.

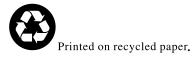
HEALTH CARE REFORM

Mr. REID. Madam President, I think everyone will acknowledge the legislatively historic time in which we are now involved. We have tried to get to this point with health care legislation for almost 70 years. We are there. We can see the light at the end of the tunnel, so that people in the future will not have to file bankruptcy because they get sick. That is what happens today. For example, 750,000 people filed bankruptcy last year, as I have said here on a number of occasions, and almost 70 percent of those who filed bankruptcy did so because of medical expenses. In addition, 62 percent of those who filed because of medical expenses had insurance. That pretty well says it all.

There is not one of us who has gone home in recent months and hasn't had someone come to us in a grocery store or some other public event and say: My daughter has diabetes. She is now 23 years old. She goes off our insurance. What are we going to do? She can't get insurance.

That is going to stop. There is nothing the people of America want more than for us to do something about this. They want us to stop greedy insurance companies from denying health care to the sick and taking away your coverage at the exact time you need it the most. They want us to make it illegal for multibillion-dollar companies to say: I am sorry, your high cholesterol is going to prevent us from giving you an insurance policy or you were in an accident and badly injured your leg a few years ago and we can't give you insurance now or you are too old or you have hay fever or you have asthma. We have all heard the stories. These insurance companies say: You are on your own. Why? Because they are concerned more about their bottom line than they are about taking care of the American people. I was here a couple days ago talking about an insurance

• This "bullet" symbol identifies statements or insertions which are not spoken by a Member of the Senate on the floor.



company that made more than \$1 billion in profits last year. Their chief executive officer made over \$100 million in take-home pay. But they are still out denying coverage to everybody. These companies are not good for the American people.

What we want to do is make sure that before people get sick, they get the tests they need before these diseases start. We want women to be able to afford screenings that will catch breast cancer.

There was an interesting piece, sad though it was, on public radio this morning. African-American women get breast cancer at a much earlier age and it is a much more difficult type of breast cancer. That is why what Senator Mikulski did was so important. Women can now, no matter their age, have a mammogram to find out if they have breast cancer. They need these tests. We need to make sure women are able to get Pap smears when they need them and other things that are so important. Men need to be able to check for prostate cancer, which is something that has now become fixed on men's minds. It wasn't in the past.

Seniors want to be able to afford prescription drugs. They want to know their Medicare benefits will be protected.

The American people want us to make it possible for everyone to afford insurance. They know that until we do, those who do have it will keep paying extra to cover those who don't. They want us to cut the waste and fraud out of the health care system so that everyone can save money. They want us to make sure they can choose their own doctors, their own hospitals, and a health plan that is right for them. They want us to guarantee they will be able to afford health care even if they lose or change jobs.

That is why we have written a good bill, one that will make it possible for every single American to stay in a condition known as healthy. It is a bill that will make health care more affordable and health insurance companies more accountable, and it will do all this while reducing the deficit.

Yet, while the American people want us to act, our Republican colleagues in the Senate want nothing more than failure. They wanted us to do nothing. That is why Republicans have sounded a familiar cry: Slow down. Stop everything. Start over.

We have seen it again and again. They like to pretend America's health care crisis isn't a problem, that it can have some little minor tweaks here and there and everything will be fine. They choose to ignore the fact that unfair and unchecked insurance companies are forcing the very people these Senators represent to lose their homes, file for bankruptcy, and even die.

It amazes me that the Republican leader rejects the suggestion that what we are doing is truly historic. In fact, the day before yesterday he said it is "an act of total arrogance." That is a

direct quote. I am confident history, ironically enough, will prove the Republican leader wrong. This is indeed historic, as I began my conversation today. I am not afraid to say it is. But instead of joining us on the right side of history, all Republicans can come up with is this: Slow down. Stop everything. Let's start over.

If you think you have heard these same excuses before, you are right. When this country belatedly recognized the wrongs of slavery, there were those who dug in their heels and said: Slow down. It is too early. Let's wait. Things aren't bad enough.

When women spoke up for the right to speak up, when they wanted the vote, some insisted they simply slow down. There will be a better day to do that. Today isn't quite right.

When this body was on the verge of guaranteeing equal civil rights to everyone regardless of the color of their skin, some Senators resorted to the same filibuster threats we hear today.

And more recently, when Chairman CHRIS DODD of Connecticut, one of the people who will go down in history as the chief champion of the bill before us, said that Americans should be able to take care of their families without fear of losing their jobs, we heard the same old excuses. Through 7 years of fighting and more than one Presidential veto, it was slow down, stop everything, start over.

History is repeating itself before our eyes. There are now those who don't think it is the right time to reform health care. If not now, when? But in reality for many who feel that way, there will be never a good time to reform health care.

I know this country has never had a place for those who hope for failure. So here is whom I would rather listen to: the men and women in Nevada who write me every day. They are hardworking people, lots of different letters, really sad letters, people who play by the rules and don't understand why their health insurance system doesn't do the same. They write from the heart. Here are a couple of stories I will talk about.

A woman named Lisa lives in Gardnerville, NV, a beautiful place beneath the Sierra Nevada mountains, with her two daughters, both of whom are in elementary school. The youngest suffers seizures. Her teachers think she has a learning disability. Because of her family history, Lisa, the girl's mom, is at a high risk for cervical cancer. Although she is supposed to get an exam every 3 months, now she is not able to get one at all. When Lisa lost her job, she lost her health coverage. Now both she and her daughter miss out on the tests and preventative medicine that could keep them healthy. Her long letter to me ended with a simple plea. It wasn't slow down, stop everything, start over. It was:

We want to go to the doctor.

Another person named Braden lives in Sparks, NV. Sparks and Reno are

side by side. Braden works a 55-hour week to support his family, but it just barely pays the bills. It is not enough for him to get health insurance. He had to go to the emergency room—\$12,000. It was the only place he could go. He is a brave man, though, and in his letter he doesn't dread the debt he carries, and he is going to try to pay it. He doesn't grumble about how hard he works. But he does have one fear. It is not that the Senate is doing its job. His fear is, as he wrote:

If I was seriously sick or injured, I would lose it all.

That is the way many Americans feel.

Michelle is a 60-year-old woman who lives in Fallon, NV, about 60 miles southeast of Reno. Like so many in my State, she moved to Nevada in the last 10 years. Like so many Americans who keep our economy going, she is selfemployed and has to find her own health insurance. She has two choices. One is a company that won't give her a policy because she takes three prescription medications. The insurance company only allows you to have two. So Michelle is stuck buying insurance from the other company, the only one that will sell her a plan. When Michelle moved to Nevada a few years ago, she picked the cheapest plan. Now, within 3 years, her plan costs three times as much. That doesn't include dental and vision insurance. It is very minimal, a bare-bones policy. She is waiting. But she is not waiting for us to scrap everything we have done over the past year and start over. She wrote that she is 'waiting to be old enough for Medicare to afford the surgery my doctor says I need, as I know with my current policy it will cost more than I can afford.'

These are real stories about real people: Braden, Michelle, and Lisa. They are not written with a political objective in mind. I do not know whether they are Democrats or Republicans or Independents. They have no axe to grind, as far as any partisan view. They are written by people who know that companies discriminate insurance against their policyholders, and it is not based, I repeat, on party affiliation. They are written by citizens who know this crisis is bigger than politics, and too big to ignore. They are written by Americans who want to be able to live a healthy life without going broke.

My colleagues on the other side want us to slow down, stop everything, and start over. But the course of our country goes in a different direction, only one direction. We move forward. We make progress. And when history calls on its leaders to make life better for its citizens, we answer, and we act. And we are going to act.

RESERVATION OF LEADER TIME

The ACTING PRESIDENT pro tempore. Under the previous order, the leadership time is reserved.